



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No. 27614

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 99984-00001-1 Art Unit: 3621
Applicant: James I. Mahaney and Peter C. Carlson Examiner: Not Yet Assigned
Serial No.: 10/774,058
Filed: 02/06/2004
For: Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Security Income

Sir:

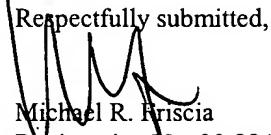
Enclosed for filing in the United States Patent and Trademark Office are the following:

1. Supplemental Information Disclosure Statement (2 pages);
2. Form PTO/SB/08A (1 page);
3. Form PTO/SB/08B (1 page);
4. Copies of 2 non-patent publications (cited on Form PTO/SB/08B);
5. Change In Attorney Docket Number;
6. Transmittal Sheet; and
7. Postcard Receipt.

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

Respectfully submitted,


Michael R. Briscia
Registration No. 33,884
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-8493
Fax: (973) 297-6627

Check One and Complete:

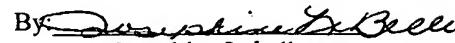
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By 
Josephine Lobello

ME15565095.1



99984-00001-1

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of
JAMES I. MAHANEY, et al.

Group Art Unit: 3621

U.S. Serial No.: 10/774,058

Examiner: To be assigned

Confirmation No.: 4821

Filed: February 6, 2004

For: METHOD FOR MAXIMIZING
RETIREMENT INCOME USING
FINANCIAL BRIDGE PRODUCTS
AND DEFERRED SOCIAL
SECURITY INCOME

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(Date of Deposit)


Name

Date

X

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CHANGE IN ATTORNEY DOCKET NUMBER

Dear Sir:

Please amend the docket number in this case from 9626/7 to 99984-00001-1.

Respectfully submitted,

5-1-06

Date


Michael R. Friscia

Reg. No. 33,884
McCARTER & ENGLISH, LLP
Four Gateway Center
100 Mulberry Street
Newark, New Jersey 07102
Tel: (973) 639-8493
Fax: (973) 297-6627



99984-00001-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of
JAMES I. MAHANEY, et al.

Serial No.: 10/774,058

Confirmation No.: 4821

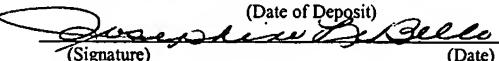
Filed: February 6, 2004

For: METHOD FOR MAXIMIZING
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(Signature) 5-1-06 (Date)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the provisions of 37 C.F.R. Sections 1.97 and 1.98, the applicants and their attorney respectfully request that the following United States patents and non-patent references be made of record in the official United States Patent and Trademark Office file relating to the above-identified application. The citation of the following United States patents and non-patent references should not be construed as an admission that they constitute statutory prior art with respect to the present invention. In compliance with 37 C.F.R. Section 1.98(a)(2), copies of the following non-patent publications are enclosed herewith.

United States Patents

5,893,071
5,918,217
6,012,047
6,430,542

Non-Patent Publications

Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26.

T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636.

In order to facilitate the Examiner's citation of the United States patents and non-patent reference listed above, applicants' attorney has completed United States Patent and Trademark Office Forms PTO/SB/08A and PTO/SB/08B. The completed forms are attached hereto for the Examiner's convenience.

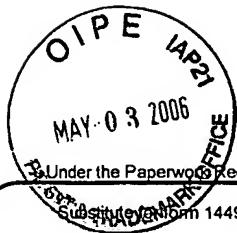
No fees are believed to be due as a result of the submittal of this Supplemental Information Disclosure Statement. If any such fees are due, the Examiner is hereby authorized to charge them to Deposit Account No. 503571.

Respectfully Submitted,

McCARTER & ENGLISH, LLP

By: Michael R. Friscia
Reg. No. 33,884

Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel.: (973) 639-8493
Fax: (973) 297-6627
mfriscia@mccarter.com



PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031
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Substitute Form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Shee

1

of 2

Complete if Known

Application Number	10/774,058
Filing Date	February 6, 2004
First Named Inventor	James I. Mahaney
Art Unit	3621
Examiner Name	TBA
Attorney Docket Number	99984-00001-1

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

2

of

2

Complete if Known

Application Number	10/774,058
Filing Date	February 6, 2004
First Named Inventor	James I. Mahaney
Art Unit	3621
Examiner Name	TBA

Attorney Docket Number 99984-00001-1

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	5	Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26	
	6	T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.
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